

**Information to identify the case:**

Debtor 1	<u>Angel L. Perez Sr.</u>	Social Security number or ITIN	xxx-xx-9454
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-19543-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Angel L. Perez Sr.

11/5/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Angel L. Perez, Sr.  
Debtor

Case No. 18-19543-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 05, 2021

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	#+ Angel L. Perez, Sr., 208 Madison St, Riverside, NJ 08075-3124
r	+ Amy M. Ryan, Keller Williams, 513 S. Lenola Road, Moorestown, NJ 08057-1550
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MAS, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517523514	+ Angel L. Perez, Jr., 6761 New Mexico St, Camp Lejeune, NC 28547-2559
517523515	+ Aol, Inc., PO Box 65101, Sterling, VA 20165-8801
517523518	+ City of Salem, Virginia, PO Box 869, Salem, VA 24153-0869
517523523	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
517523525	Jennifer Perez, 4302 D Gander Way Ave Jb, Trenton, NJ 08641
517523526	+ Majestic Automotive, 499 Route 130, Cinnaminson, NJ 08077-2864
517523531	+ NCB, Attn: Bankruptcy, One Allied Dr, Trevoise, PA 19053-6945
517523527	+ National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
517523532	+ Riverside Township, PO Box 188, Riverside, NJ 08075-0188
517523534	+ SKO Brenner American, PO Box 230, Farmingdale, NY 11735-0230
517523535	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
517657232	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518899517	+ U.S. Bank National Association, as Trustee for MA, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518899518	+ U.S. Bank National Association, as Trustee for MA, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank National Association, as Trust Serviced by Select Portfolio Servicing,

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 05 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517523516	+ EDI: CAPITALONE.COM	Nov 06 2021 00:13:00	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517594820	EDI: CAPITALONE.COM	Nov 06 2021 00:13:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517523519	+ Email/Text: electronicbkydocs@nelnet.net	Nov 05 2021 20:24:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517523521	+ EDI: AMINFOFP.COM	Nov 06 2021 00:13:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517523524	EDI: JEFFERSONCAP.COM		

District/off: 0312-1

User: admin

Page 2 of 3

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		Nov 06 2021 00:13:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
517523517	EDI: JPMORGANCHASE	Nov 06 2021 00:13:00	Chase, PO Box 24696, Columbus, OH 43224-0696
517648569	EDI: JPMORGANCHASE	Nov 06 2021 00:13:00	JPMorgan Chase Bank, National Association, et.al., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
517635917	EDI: NAVIENTFKASMSERV.COM	Nov 06 2021 00:13:00	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517523529	+ EDI: NAVIENTFKASMSERV.COM	Nov 06 2021 00:13:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
517916102	+ Email/Text: ABENTLEY@OKINUS.COM	Nov 05 2021 20:23:00	Okinus Furniture, P.O. Box 691, Pelham, GA 31779-0691
517640641	+ EDI: JEFFERSONCAP.COM	Nov 06 2021 00:13:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517523533	+ EDI: DRIV.COM	Nov 06 2021 00:13:00	Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
517557515	+ Email/Text: electronicbkydocs@nelnet.net	Nov 05 2021 20:24:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MAS, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517523520	*+	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517523522	*+	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517523528	*+	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
517523530	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
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Craig Scott Keiser

District/off: 0312-1

User: admin

Page 3 of 3

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on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MASTR ASSET BACKED SECURITIES TRUST 2006-WMC3,MORTGAGE PASS-THROUGH CERTIFICATES ET.AL. craig.keiser@law.njoag.gov

Denise E. Carlon

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MASTR ASSET BACKED SECURITIES TRUST 2006-WMC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmil@standingtrustee.com summarymail@standingtrustee.com

Lee Martin Perlman

on behalf of Debtor Angel L. Perez Sr. ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6